



# Insurance Premium Comparison Upload User Manual

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# Table of Contents

Introduction ..... 1

Step 1: Gather the Sample Premium Information ..... 1

Step 2: Send the Files to DOI..... 6

Step 3: Success/Error Notification ..... 6

Step 4: Reviewing and Approving Sample Premiums ..... 6

# Introduction

This document describes the process insurance companies will follow to publish sample premium data on the Division of Insurance's Auto Rate Comparison website. The process involves the following 4 steps:

1. Gather the sample premium information.
2. Send the files to the Division of Insurance.
3. Success/Error notification.
4. Review and approve the sample premiums.

## Step 1: Gather the Sample Premium Information

With each new rate filing, you will be required to provide a set of sample premium data files. These sample premium data files will be used to update the Division of Insurance Auto Rate Comparison website.

Each set of files must be in the non-delimited text formats described below. No tab characters are allowed anywhere in any file. All fields are required.

The following are the specific data formats for the three files:

### Header File Layout 1.1: One record for each data submission. This file must have a ".hdr" extension.

Field	Format	Length	Required	Description
Rate type	Numeric	1	Yes	Rate Type for PPA is always "1".
Company NAIC	Numeric	5	Yes	Enter the filing company NAIC.
Company URL	Alpha	100	Yes	Company Web Address where Consumer will be directed.
Submission Date	Date mm/dd/yy	8	Yes	The date of file submission.
Effective Date	Date mm/dd/yy	8	Yes	The Effective date of file rates.
Number of Rate Records	Numeric	6	Yes	Indicates the number of rate records submitted with this transmission.
Number of Discount Records	Numeric	6	Yes	Indicates the number of discount records submitted with this transmission.
Name of Rate Record File	Alpha	50	Yes	Name of the rate file for this submission. Must have a ".rat" extension.
Name of Discount Record File	Alpha	50	Yes	Name of the discount file for this submission. Must have a ".dis" extension.

Field	Format	Length	Required	Description
Contact First Name	Alpha	25	Yes	First Name of person at the company responsible for the files.
Contact Last Name	Alpha	25	Yes	Last Name of person at the company responsible for the files.
Contact Email	Alpha	75	Yes	Email of person at the company responsible for the files.
Contact Phone Number	Numeric	10	Yes	Phone number of person at the company responsible for the files.

**Rate Transaction File Layout 1.1: One record for each rate. This file must have a “.rat” extension.**

Field	Format	Length	Required	Description
Record Number	Numeric	5	Yes	Sequential Record Number. Must be unique.
Territory	Numeric	2	Yes	The Massachusetts Auto Territory for which the following options and premium are defined.
Number of Miles Driven in a Year	Numeric	5	Yes	4500, 7500, or 12500 miles per year
Driving Record	Numeric	2	Yes	Code indicates sample drivers’ driving record over the past three years.  Valid codes are:  00= Driver had no moving violations or at-fault accidents within the past 6 years. (SDIP = 99)  10= Driver had 1 speeding ticket exactly 1 year ago, but no at-fault accidents within the past 6 years. (SDIP = 0)  01= Driver had no moving violations, but 1 at-fault accident with \$1000 of damages exactly 1 year ago. (SDIP = 3)  11= Driver has 1 speeding ticket and 1 at-fault accident with \$1000 of damages exactly 1 year ago. (SDIP = 5)
Coverage Level	Alpha	1	Yes	Indicates whether the coverage level is Mandatory or Standard. Valid codes are: M = Mandatory, S = Standard  Definitions:  Mandatory = Bodily Injury (\$20,000/\$40,000) Personal Injury Protection (no deductible; covers entire household) Uninsured Motorist (\$20,000/\$40,000) Property Damage (\$5,000)  Standard = Bodily Injury (\$100,000/\$300,000) Uninsured Motorist (\$100,000/\$300,000) Property Damage (\$100,000) Collision Coverage (\$500 Deductible)

Field	Format	Length	Required	Description
				<p>Comprehensive Coverage(\$500 Deductible)</p> <p>Assumptions:</p> <ul style="list-style-type: none"> <li>Qualifies for all passive restraint discounts</li> <li>Autos do not have anti-theft devices</li> </ul>
Length of Time Licensed	Numeric	1	Yes	<p>Number of years experience driving for sample driver.</p> <p>Valid codes are:</p> <p>1= 1 year</p> <p>2= 4 years</p> <p>3= 25 years</p> <p>4= over 50 years</p> <p>Assume that only those persons with “over 50 years” licensed are considered to be over 65 years old. Also assume that each driver has completed basic driver training and has <u>not</u> completed any advanced driver training.</p>
Type of Auto Driven	Numeric	2	Yes	<p>Indicates the type of auto driven by sample driver with specific years of experience driving. Rate according to the ISO symbol number listed after each auto.</p> <p>If Driving Experience = code 1, valid auto types are:</p> <p>11= 2005 Honda Accord -16*</p> <p>12= 2005 Ford Mustang – 19*</p> <p>13= 2005 Subaru Impreza – 23*</p> <p>14= 2005 Toyota Corolla - 13*</p> <p>If Driving Experience = code 2, valid auto types are:</p> <p>21= 2005 Honda Accord - 16*</p> <p>22= 2005 Jeep Liberty - 13*</p> <p>23= 2005 Chevy Malibu - 14*</p> <p>24= 2005 Nissan Sentra - 20*</p> <p>If Driving Experience = code 3 or 4, valid auto types are:</p> <p>31= 2005 Honda Accord - 16*</p> <p>32= 2005 Toyota Highlander - 10*</p> <p>33= 2005 Dodge Caravan – 08*</p> <p>34= 2005 Nissan 350Z – 23*</p> <p>* - ISO Symbol</p> <p>Assume autos do not have anti-theft devices.</p>
Sample Premium	Numeric	7	Yes	Assume 2 decimal places.
Record Delimiter	Alpha	2	Yes	Each record must end with <CR><LF>

**Discounts Offered File Layout 1.1: One record for each discount offered. This file must have a “.dis” extension.**

Field	Format	Length	Required	Description
Record Number	Numeric	5	Yes	Sequential Record Number. Must be unique.
Discount	Alpha	3	Yes	Type of Discount. Must be one of the following: <ul style="list-style-type: none"> <li>• ADT = Advanced Driver Training</li> <li>• MUC = Multi-Car</li> <li>• AMI = Annual Mileage</li> <li>• GST = Good Student</li> <li>• STA = Student Away</li> <li>• OTP = Other Policy</li> <li>• YLI = Years Licensed</li> <li>• YWC = Years with Company</li> <li>• PUT = Public Transit</li> <li>• GRM = Group Membership</li> <li>• ANT = Anti-Theft</li> <li>• DRL = Daytime Running Lights</li> </ul>
Offered	Y/N	1	Yes	Y/N
Record Delimiter	Alpha	2	Yes	Each record must end with <CR><LF>

In sending the data, each company is to make the following assumptions in presenting the data:

1. Assume the waiver of deductible IS purchased in the standard coverage
2. Undersinsured, medpay, substitute transportation, towing and all other optional coverages NOT specified in the data layout are NOT included in either mandatory or standard coverages
3. PIP coverage is the same for standard coverage options as for the mandatory coverage option
4. Assume all drivers are principal operators
5. Assume that all drivers have had basic driver training and no advanced driver training
6. Assume that drivers with one year of driving experience also have completed a Satisfactory Driver Training Program and would be considered as class 25 drivers under the 2007 Private Passenger Automobile Insurance Manual
7. Recognize that drivers with three years of driving experience could not have an SDIP code of 99 since they do not have enough years of driving experience; please rate these drivers as you would a person with three driving experience and a clean driving record for the three years of driving experience
8. Assume that drivers with three years of driving experience also have completed a Satisfactory Driver Training Program and would be considered as class 17 drivers under the 2007 Private Passenger Automobile Insurance Manual
9. Recognize that drivers with three years of driving experience could not have an SDIP code of 99 since they do not have enough years of driving experience; please rate these drivers as you

would a person with three driving experience and a clean driving record for the three years of driving experience

10. Assume that there is a \$0 deductible for glass.
11. Assume that the policy effective date is 30 days after the application is submitted
12. Assume that the driver has stayed with his/her current insurance company or agent/producer for at least 3 years
13. Assume that the driver does not have any other insurance policies with your insurance company or the MPIUA
14. Assume that the driver has had coverage without any lapse for at least the past 12 months.
15. Assume that the driver has not had any “not-at-fault accidents” within the past 36 months.
16. Assume that the premiums are for NEW business and not renewals (we will make sure that the accompanying website disclosure material does spell that out)
17. Assume the mandatory level of coverage should assume the inclusion of both Part 1 and Part 5 coverage at \$20,000 per person and \$40,000 per accident.

## Step 2: Send the Files to DOI

E-mail your set of files to [ppadatamailbox@massmail.state.ma.us](mailto:ppadatamailbox@massmail.state.ma.us) .

All uploaded files will be processed within 24 hours.

**Note:** This step will be changed to an upload to a secure FTP site some time after February 15, 2008. Updated documentation will be provided when this change occurs.

## Step 3: Success/Error Notification

After processing, you will receive a notification if there are problems with the formatting or contents of the files. If you receive an error notification, you will need to fix the files and send them again.

If no errors are detected during processing, you will receive an e-mail notification verifying your data is OK and available on the IRC Approval website for approval.

## Step 4: Reviewing and Approving Sample Premiums

After your company's sample premiums have been submitted to Massachusetts Division of Insurance, you must review and approve the sample premiums on the Sample Premium Approval website (<https://autorateapproval.doi.state.ma.us>).

After you have approved the sample premiums, the premiums must be approved by State Rating Bureau (SRB) prior to publication on the Insurance Rate Comparison website (<http://mass.gov/autorates>).


### To review and approve your sample premiums

1. Go to <https://autorateapproval.doi.state.ma.us>.
2. Enter your user name and password (this information will be supplied to your company from the Division of Insurance).
3. Click **Log In**.

**Note:** If you have trouble logging in, click the **Report a login problem** link to send a help request to the DOI.)



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**Please note:** If you execute a selection that returns several thousand sample premiums, the website performance is less than optimal. For example, selecting "ALL" for all six criteria returns 12,672 sample premiums. We are working to correct this issue in the near future.

The following rates were submitted to DOI. Your company must review and approve these rates on the Insurance Rate Comparison website. Click on the link below to review and approve the rates.

[Rates submitted on 01/25/2008 for American Automobile Insurance Company, effective 04/01/2008](#)

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This is a secure website. Unauthorized access is forbidden.  
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If your company's sample premiums are ready to be reviewed and approved, a link displays:

- The date your company submitted the sample premiums
- Your company's name
- The date your company specified the rates become effective

**Note:** If your company's sample premiums are not ready to be reviewed, there will be no link.

4. Click the link. The top of the page displays the following information:

- Your company name
- A link to your company's website
- The discounts entered by your company

Below your company information, a page containing the sample premiums your company submitted to DOI displays. Use the **Your Selections** section to view different rate configurations.

Your Selections

Territory
1
Length of Time Licensed
ALL
Type of Auto Driven
ALL
Driving Record
ALL
Number of Miles Driven in a Year
ALL
Coverage
ALL

[Approve Sample Premiums](#)

5. To adjust the parameters, select the desired combination for the following items and click **Search**.

- Territory
- Length of time licensed
- Type of auto driven
- Driving record
- Number of miles driven in a year
- Coverage

**Note:** If you execute a selection that returns several thousand sample premiums, the website performance will be less than optimal. For example, selecting "**ALL**" for all six criteria returns 12,672 sample premiums. DOI is working to correct this issue in the near future.

The Sample Premium Results display below.

Show  results per page

### Sample Premium Results

The sample premiums can be sorted by clicking any of the column headings.

1 2 3 4 5 6 7 8 9 10 ... >>

Viewing records 1 - 10 of 384

<u>Territory</u>	<u>SDIP Description</u>	<u>Miles</u>	<u>Sample Premium</u>	<u>Auto</u>	<u>Coverage</u>	<u>Driving Experience</u>
1	Driver had no moving violations or at-fault accidents within the past 6 years.	4500	\$170.00	2005 Honda Accord	M	Over 50 Years
1	Driver had no moving violations or at-fault accidents within the past 6 years.	4500	\$170.00	2005 Toyota Highlander	M	Over 50 Years
1	Driver had no moving violations or at-fault accidents within the past 6 years.	4500	\$170.00	2005 Dodge Caravan	M	Over 50 Years
1	Driver had no moving violations or at-fault accidents within the past 6 years.	4500	\$170.00	2005 Nissan 350Z	M	Over 50 Years
1	Driver had no moving violations or at-fault accidents within the past 6 years.	7500	\$178.00	2005 Honda Accord	M	Over 50 Years
1	Driver had no moving violations or at-fault accidents within the past 6 years.	7500	\$178.00	2005 Toyota Highlander	M	Over 50 Years

For each record, the following information displays:

- Territory
  - SDIP description
  - Miles
  - Sample premium
  - Auto
  - Coverage
  - Driving experience
6. If needed, change how the records are displayed.
- To display a different number of records on each page, select a number from the drop-down list above the **Sample Premium Results** list.

- You can sort the list by each column in ascending or descending (alphabetical or numerical) order. Click the header title (for example, Miles) for the column you wish to sort. Clicking the active header toggles the column between ascending and descending order.
  - To navigate through pages, click the page numbers in the upper right corner to view more profiles that could not fit on the first page (if the search resulted in more than 20 profiles).
    - Click [<<](#) to move to the beginning of the list.
    - Click [>>](#) to move to the end of the list.
    - Click [...](#) to move ahead or back by 10 pages at a time.
7. After verifying the data is correct, click the **Approve Sample Premiums** link (located at the bottom of the **Your Selections** section). The **Certification** page displays.

**CERTIFICATION**

I certify that I have reviewed the private passenger motor vehicle insurance sample premium data submitted to the Massachusetts Division of Insurance ("Division") on **02/11/2008** by **Teresa Green**. I further certify that the sample private passenger motor vehicle insurance sample premiums generated by that data and submitted to the Division are consistent with the **American Automobile Insurance Company 01/25/2008** private passenger motor vehicle insurance sample premium filing, as was placed "on file" by the Division on **02/11/2008**. I understand the assumptions in step 2 of the "Insurance Premium Comparison Upload Manual", and that the submitted sample private passenger motor vehicle insurance sample premiums will be published on the Division's sample private passenger motor vehicle insurance sample premium website as of **04/01/2008** and I certify that the sample premiums, as well as the sample premium data from which the sample premiums are generated, is true and accurate to the best of my knowledge.

Authorized Representative of **American Automobile Insurance Company**

First Name

Last Name

Title

Phone Number

☐ [Electronic Signature](#)

8. Carefully read the certification text.
9. Enter the first and last name, title, and phone number of your company's authorized representative.
10. Select the **Electronic Signature** check box. (You cannot select the check box without first entering the first and last name, title, and phone number.)
11. Click **Submit**.

Or click **Back to Review** to further review the data.

12. You will receive a notice when the data is posted.

Once you have approved the sample premium data, SRB will review the data. If it is acceptable, the data will be published on the Auto Rate Comparison website on the effective date. (Prior to April 1, 2008, the data will be published immediately.) If SRB finds issues with the data, you will be notified by SRB.